

FILED

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

DEC 04 2019

CLERK, U.S. BANKRUPTCY COURT
WEST DIST. OF PENNSYLVANIA

In re: : Case No.: 19-21996-GLT
Mylin R. Horner : Chapter: 13
Kimberly M. Horner :
Debtor(s). : Date: 12/4/2019
Time: 09:00

PROCEEDING MEMO

MATTER: #16 - Confirmation of Plan Dated May 16, 2019 (NFC)

APPEARANCES:

Debtor: Suzanne M. Bash
Trustee: Owen Katz

NOTES: (9:00)

Katz: This case was placed on the contested list because of trustee's objection. It's a 36 month plan that does not pay unsecured creditors 100%, and they're above the median income threshold.

Bash: Shortly after filing the petition, the husband-debtor lost hours at his second job - from around 30 hours/week to 5/hours week. At the end of this year or at the beginning of 2020 I will be filing to convert to a chapter 7 because of the dramatic decrease in pay.

Court: There's nothing on the record that would allow us to confirm the plan, if there's a reduction of income there would need to be an amended schedule I.

OUTCOME:

1. Debtors' *Chapter 13 Plan Dated May 16, 2019* is [Dkt. No. 16] is DENIED. [Text Order to Issue]
2. On or before January 3, 2020, the Debtors must file: (a) an amended Schedule I; and (b) either (i) a motion to convert to a chapter 7; or (ii) an amended chapter 13 plan. [HT to Issue]

DATED: 12/4/2019